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EXAMINER

GRAHAM, CLEMENT B

ART UNIT PAPER NUMBER

3628

DATE MAILED: 09/04/2003

Please find below and/or attached an Office communication concerning this application or proceeding.

**Office Action Summary**

Application No.

09/510,984

Applicant(s)

CLEVELAND ET AL.

Examiner

Clement B Graham

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-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --  
Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If the period for reply specified above is less than thirty (30) days, a reply within the statutory minimum of thirty (30) days will be considered timely.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133).
- Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

**Status**

- 1) ☒ Responsive to communication(s) filed on 03 June 0203.
- 2a) ☒ This action is **FINAL**. 2b) ☐ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

**Disposition of Claims**

- 4) ☐ Claim(s) 1-4,6-12,14-18 and 20 is/are pending in the application.
- 4a) Of the above claim(s) \_\_\_\_\_ is/are withdrawn from consideration.
- 5) ☐ Claim(s) \_\_\_\_\_ is/are allowed.
- 6) ☒ Claim(s) 1-4,6-12,14-18 and 20 is/are rejected.
- 7) ☐ Claim(s) \_\_\_\_\_ is/are objected to.
- 8) ☐ Claim(s) \_\_\_\_\_ are subject to restriction and/or election requirement.

**Application Papers**

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on \_\_\_\_\_ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.
- Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
- 11) ☐ The proposed drawing correction filed on \_\_\_\_\_ is: a) ☐ approved b) ☐ disapproved by the Examiner.
- If approved, corrected drawings are required in reply to this Office action.
- 12) ☐ The oath or declaration is objected to by the Examiner.

**Priority under 35 U.S.C. §§ 119 and 120**

- 13) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some \* c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
  2. ☐ Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.
  3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).
- \* See the attached detailed Office action for a list of the certified copies not received.
- 14) ☐ Acknowledgment is made of a claim for domestic priority under 35 U.S.C. § 119(e) (to a provisional application).
- a) ☐ The translation of the foreign language provisional application has been received.
- 15) ☐ Acknowledgment is made of a claim for domestic priority under 35 U.S.C. §§ 120 and/or 121.

**Attachment(s)**

- |  |   |
|--|---|
| 1) <input type="checkbox"/> Notice of References Cited (PTO-892)                                   | 4) <input type="checkbox"/> Interview Summary (PTO-413) Paper No(s). _____  |
| 2) <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948)               | 5) <input type="checkbox"/> Notice of Informal Patent Application (PTO-152) |
| 3) <input type="checkbox"/> Information Disclosure Statement(s) (PTO-1449) Paper No(s) <u>11</u> . | 6) <input type="checkbox"/> Other:  |

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**DETAILED ACTION**

1. Applicant's arguments files on 6/03/03 have been fully considered but they are not persuasive for the following reasons.
2. Claims 1-4, 6-12, 14-18, and 20, are remained.

**Claim Rejections - 35 USC § 103**

3. The following is a quotation of 35 U.S.C. § 103(a) which forms the basis for all obviousness rejections set forth in this Office action: (a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.
4. The factual inquiries set forth in *Graham v. John Deere Co.*, 148 USPQ 9, that are applied for establishing a background for determining obviousness under 35 U.S.C. 103(a) are summarized as follows:
  1. Determining the scope and contents of the prior art.
  2. Ascertaining the differences between the prior art and the claims at issue.
  3. Resolving the level of ordinary skill in the pertinent art.
  4. Considering objective evidence present in the application indicating obviousness or unobviousness.
5. Claims 1-4, 6-12, 14-18, and 20 are rejected under 35 U.S.C. 103(a) as being unpatentable Hereinafter Erwin U.S Patent 6,249,770 in view of Hereinafter Ogawa.

As per claims 1, 7-8, Erwin disclose the system enables the user such as business, to make format modifications. (See column 1 lines 55-65 of Erwin). Erwin also disclose the user entering the data on one or more input reports of the system and the system automatically displays a company window showing the input reports and the data that was entered on the displayed input reports, the system then generate one or more calculated reports based on the input data, which then the system automatically displays for the user to view. (See column 3 lines 5-10 of Erwin). Erwin also disclose

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the historical data for an entity is gathered by the user by retrieving the data from database such as a computer database, storing the data. (See column 2 line 65 of Erwin ). Erwin further disclose a second user interactively inputting a request for a second formatted account information from the system. (See column 5 lines 55-65 and column 6 line 5 of Erwin ). Erwin does not explicitly teach formatting first formatted account information into a second formatted account information or transferring a second formatted account information from a storage area to a display device wherein the first formatted account information comprises formatted information for a printed account statement. However Ogawa disclose formatting first formatted account information into a second formatted account information. (see column 23 lines 10-65). Ogawa also disclose transferring a second formatted account information from a storage area to a display device wherein the first formatted account information comprises formatted information for a printed account statement. (See column 2 lines 30-65 and column line 5 and column 8 lines 50-65 and column 9 line 5 and column 26 lines 45-55). It would have been obvious to one of ordinary skill in the art at the time the invention was made that a user can enter data in one format and retrieve the same data in the said formatted information can be displayed and printed. The Examiner submits that the teachings of Erwin modify to include Ogawa can be used to perform the function of formatting first formatted account information into a second formatted account information or transferring a second formatted account information from a storage area to a display device wherein the first formatted account information comprises formatted information for a printed account statement. The benefit would

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have been to store account information that can be made available for retrieval online by display and periodic, printing or mailing of statements.

**As per claims 2,** Erwin disclose the Custom Report selection includes features, such as formatting and printing options, and compatible spreadsheet functions. The user formats a custom report by selecting the Custom Report view and using a pop-up menu to switch between different sets of spreadsheet options. The user presses the appropriate button for the user's required function, or alternatively, selects from a wider range of options from the menus. (See column 13 lines 40-45 of Erwin). Erwin does not explicitly teach first formatted account information comprises of an American standard code for information interchange (ASCII) print image file. However Ogawa disclose formatted account information comprises of an American standard code for information interchange (ASCII) print image file. (See column 2 lines 30-65 and column line 5 and column 8 lines 50-65 and column 9 line 5 and column 26 lines 45-55). It would have been obvious to one of ordinary skill in the art at the time the invention was made that these function are common in the art and the teachings of Erwin modify to include Ogawa can be applied to perform these functions. The benefit would have been to have a standard procedure used to print an image file.

**As per claims 3,** It would have been obvious to one of ordinary skill in the art at the time the invention was made that a storage area can be included in a (SQL) database server. The benefit would have been to store data in the database server.

**As per claims 4,** Erwin disclose the forecast parameters are likewise entered in the system by the user at the computer in response to an automatic prompt. The system automatically displays a parameters panel, and the user enters the forecast parameters

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on the forecast parameters panel. (See column 2 lines 50-60 of Erwin ). Erwin also disclose a graphical user interface (GUI) that works in conjunction with the system software to prompt the user to input data and to provide the user with spreads and forecasts which enables the user to assess the operating profitability and cash flow-generating ability of a particular company. (See column 5 line 35 of Erwin). Information is obtained from different sources having different formats upon a request made by a user, the user may be a customer a first business or organization. However Ogawa disclose formatting first formatted account information into a second formatted account information. (see column 23 lines 10-65). Ogawa also disclose transferring a second formatted account information from a storage area to a display device wherein the first formatted account information comprises formatted information for a printed account statement.(See column 2 lines 30-65 and column line 5 and column 8 lines 50-65 and column 9 line 5 and column 26 lines 45-55). It would have been obvious to one of ordinary skill in the art at the time the invention was made that these functions are common and the teachings of Erwin and Ogawa can be modify in order to perform these functions. The benefit would have been to have a user interactively inputting and requesting information using a graphical interface.

**As per claims 6,** Erwin disclose each of the reports within the system can be formatted by the user in different ways using a button for the Report Format selection from the Company Menu. FIG. 20 is a table which shows examples of Report Format. (See column 10 line 65 of Erwin ). Erwin does not explicitly teach compression algorithm for compressing account information and for indicating formatting information. It would have been obvious to one of ordinary skill in the art at the time the invention

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was made that these functions are commonly used in the art and the teachings of Erwin modify to include Ogawa can be applied in order to perform these functions. The benefit would have been to the formatting of account information to be printed.

As per claims 9, Erwin disclose the system enables the user such as business, to make format modifications. (See column 1 lines 55-65 of Erwin). Erwin also disclose the user entering the data on one or more input reports of the system and the system automatically displays a company window showing the input reports and the data that was entered on the displayed input reports, the system then generate one or more calculated reports based on the input data, which then the system automatically displays for the user to view. (See column 3 lines 5-10 of Erwin). Erwin also disclose the historical data for an entity is gathered by the user by retrieving the data from database such as a computer database, storing the data. (See column 2 line 65 of Erwin ). Erwin further disclose a second user interactively inputting a request for a second formatted account information from the system. (See column 5 lines 55-65 and column 6 line 5 of Erwin ). Erwin does not explicitly teach formatting first formatted account information into a second formatted account information or transferring a second formatted account information from a storage area to a display device wherein the first formatted account information comprises formatted information for a printed account statement. However Ogawa disclose formatting first formatted account information into a second formatted account information. (see column 23 lines 10-65). Ogawa also disclose transferring a second formatted account information from a storage area to a display device wherein the first formatted account information comprises formatted information for a printed account statement.(See column 2 lines

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30-65 and column line 5 and column 8 lines 50-65 and column 9 line 5 and column 26 lines 45-55). It would have been obvious to one of ordinary skill in the art at the time the invention was made that a user can enter data in one format and retrieve the same data in a different format wherein the said formatted information can be displayed and printed. The Examiner submits that the teachings of Erwin modify to include Ogawa can be used to perform the function of formatting first formatted account information into a second formatted account information or transferring a second formatted account information from a storage area to a display device wherein the first formatted account information comprises formatted information for a printed account statement. The benefit would have been to store account information that can be made available for retrieval online by display and periodic, printing or mailing of statements.

**As per claims 10**, Erwin disclose the Custom Report selection includes features, such as formatting and printing options, and compatible spreadsheet functions. The user formats a custom report by selecting the Custom Report view and using a pop-up menu to switch between different sets of spreadsheet options. The user presses the appropriate button for the user's required function, or alternatively, selects from a wider range of options from the menus. (See column 13 lines 40-45 of Erwin). Erwin does not explicitly teach first formatted account information comprises of an American standard code for information interchange (ASCII) print image file. However disclose formatted account information comprises of an American standard code for information interchange (ASCII) print image file.(See column 2 lines 30-65 and column line 5 and column 8 lines 50-65 and column 9 line 5 and column 26 lines 45-55). It would have been obvious to one of ordinary skill in the art at the time the invention was made that



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these function are common in the art and the teachings of Erwin modify to include Ogawa can be applied to perform these functions. The benefit would have been to have a standard procedure used to print an image file.

**As per claims 11,** It would have been obvious to one of ordinary skill in the art at the time the invention was made that a storage area can be included in a (SQL) database server. The benefit would have been to store data in the database server.

**As per claims 12,** Erwin disclose the forecast parameters are likewise entered in the system by the user at the computer in response to an automatic prompt. The system automatically displays a parameters panel, and the user enters the forecast parameters on the forecast parameters panel. (See column 2 lines 50-60 of Erwin ). Erwin also disclose a graphical user interface (GUI) that works in conjunction with the system software to prompt the user to input data and to provide the user with spreads and forecasts which enables the user to assess the operating profitability and cash flow-generating ability of a particular company. (See column 5 line 35 of Erwin). Information is obtained from different sources having different formats upon a request made by a user, the user may be a customer a first business or organization. However Ogawa disclose formatting first formatted account information into a second formatted account information. (see column 23 lines 10-65). Ogawa also disclose transferring a second formatted account information from a storage area to a display device wherein the first formatted account information comprises formatted information for a printed account statement.(See column 2 lines 30-65 and column line 5 and column 8 lines 50-65 and column 9 line 5 and column 26 lines 45-55). It would have been obvious to one of ordinary skill in the art at the time the invention was made that these functions are

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common and the teachings of Erwin and Ogawa can be modify in order to perform these functions. The benefit would have been to have a user interactively inputting and requesting information using a graphical interface.

**As per claims 14,** Erwin disclose each of the reports within the system can be formatted by the user in different ways using a button for the Report Format selection from the Company Menu. FIG. 20 is a table which shows examples of Report Format. (See column 10 line 65 of Erwin ). Erwin does not explicitly teach compression algorithm for compressing account information and for indicating formatting information. It would have been obvious to one of ordinary skill in the art at the time the invention was made that these functions are commonly used in the art and the teachings of Erwin modify to include Ogawa can be applied in order to perform these functions. The benefit would have been to the formatting of account information to be printed.

**As per claims 15,** Erwin disclose the system enables the user such as business, to make format modifications. (See column 1 lines 55-65 of Erwin). Erwin also disclose the user entering the data on one or more input reports of the system and the system automatically displays a company window showing the input reports and the data that was entered on the displayed input reports, the system then generate one or more calculated reports based on the input data, which then the system automatically displays for the user to view. (See column 3 lines 5-10 of Erwin). Erwin also disclose the historical data for an entity is gathered by the user by retrieving the data from database such as a computer database, storing the data. (See column 2 line 65 of Erwin ). Erwin further disclose a second user interactively inputting a request for a second formatted account information from the system. (See column 5 lines 55-65 and

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column 6 line 5 of Erwin ). Erwin does not explicitly teach formatting first formatted account information into a second formatted account information or transferring a second formatted account information from a storage area to a display device wherein the first formatted account information comprises formatted information for a printed account statement. However Ogawa disclose formatting first formatted account information into a second formatted account information. (see column 23 lines 10-65). Ogawa also disclose transferring a second formatted account information from a storage area to a display device wherein the first formatted account information comprises formatted information for a printed account statement.(See column 2 lines 30-65 and column line 5 and column 8 lines 50-65 and column 9 line 5 and column 26 lines 45-55). It would have been obvious to one of ordinary skill in the art at the time the invention was made that a user can enter data in one format and retrieve the same data in a different format wherein the said formatted information can be displayed and printed. The Examiner submits that the teachings of Erwin modify to include Ogawa can be used to perform the function of formatting first formatted account information into a second formatted account information or transferring a second formatted account information from a storage area to a display device wherein the first formatted account information comprises formatted information for a printed account statement. The benefit would have been to store account information that can be made available for retrieval online by display and periodic, printing or mailing of statements.

**As per claims 16**, Erwin disclose the Custom Report selection includes features, such as formatting and printing options, and compatible spreadsheet functions. The user formats a custom report by selecting the Custom Report view and using a pop-up

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menu to switch between different sets of spreadsheet options. The user presses the appropriate button for the user's required function, or alternatively, selects from a wider range of options from the menus. (See column 13 lines 40-45 of Erwin). Erwin does not explicitly teach first formatted account information comprises of an American standard code for information interchange (ASCII) print image file. However Ogawa disclose formatted account information comprises of an American standard code for information interchange (ASCII) print image file. (See column 2 lines 30-65 and column line 5 and column 8 lines 50-65 and column 9 line 5 and column 26 lines 45-55). It would have been obvious to one of ordinary skill in the art at the time the invention was made that these function are common in the art and the teachings of Erwin modify to include Ogawa can be applied to perform these functions. The benefit would have been to have a standard procedure used to print an image file.

**As per claims 17,** It would have been obvious to one of ordinary skill in the art at the time the invention was made that a storage area can be included in a (SQL) database server. The benefit would have been to store data in the database server.

**As per claims 18,** Erwin disclose the forecast parameters are likewise entered in the system by the user at the computer in response to an automatic prompt. The system automatically displays a parameters panel, and the user enters the forecast parameters on the forecast parameters panel. (See column 2 lines 50-60 of Erwin ). Erwin also disclose a graphical user interface (GUI) that works in conjunction with the system software to prompt the user to input data and to provide the user with spreads and forecasts which enables the user to assess the operating profitability and cash flow-generating ability of a particular company. (See column 5 line 35 of Erwin). Information

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is obtained from different sources having different formats upon a request made by a user, the user may be a customer a first business or organization. However Ogawa disclose formatting first formatted account information into a second formatted account information. (see column 23 lines 10-65). Ogawa also disclose transferring a second formatted account information from a storage area to a display device wherein the first formatted account information comprises formatted information for a printed account statement.(See column 2 lines 30-65 and column line 5 and column 8 lines 50-65 and column 9 line 5 and column 26 lines 45-55). It would have been obvious to one of ordinary skill in the art at the time the invention was made that these functions are common and the teachings of Erwin and Ogawa can be modify in order to perform these functions. The benefit would have been to have a user interactively inputting and requesting information using a graphical interface.

**As per claims, 20,** Erwin disclose each of the reports within the system can be formatted by the user in different ways using a button for the Report Format selection from the Company Menu. FIG. 20 is a table which shows examples of Report Format. (See column 10 line 65 of Erwin). Erwin does not explicitly teach compression algorithm for compressing account information and for indicating formatting information. It would have been obvious to one of ordinary skill in the art at the time the invention was made that these functions are commonly used in the art and the teachings of Erwin modify to include Ogawa can be applied in order to perform these functions. The benefit would have been to the formatting of account information to be printed.

Response to arguments

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5. Applicant's arguments filed on 6/03/03 have been fully considered but they are not persuasive for the following reasons.

7. In response to applicant's arguments regarding Erwin and Ogawa.

In response to Applicant's arguments that the Claims 1, 9, 15, does not teach or suggest "formatting first formatted account information into second formatted account information and transferring a second formatted account information from storage area to display a device in a format that appears identical in all material aspects from the original printed account statement " this limitation is disclosed as stated Erwin disclose the system enables the user such as business, to make format modifications. (See column 1 lines 55-65 and the user entering the data on one or more input reports of the system and the system automatically displays a company window showing the input reports and the data that was entered on the displayed input reports, the system then generate one or more calculated reports based on the input data, which then the system automatically displays for the user to view. See column 3 lines 5-10 and the historical data for an entity is gathered by the user by retrieving the data from database such as a computer database, storing the data. (See column 2 line 65 and a second user interactively inputting a request for a second formatted account information from the system. See column 5 lines 55-65 and column 6 line 5. However Ogawa disclose formatting first formatted account information into a second formatted account information. (see column 23 lines 10-65). Ogawa also disclose transferring a second formatted account information from a storage area to a display device wherein the first formatted account information comprises formatted information for a printed account statement. (See column 2 lines 30-65 and column line 5 and column 8 lines 50-65 and

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-column 9 line 5 and column 26 lines 45-55). It would have been obvious to one of ordinary skill in the art at the time the invention was made that a user can enter data in one format and retrieve the same data in the said formatted information can be displayed and printed. The Examiner submits that the teachings of Erwin modify to include Ogawa can be used to perform the function of formatting first formatted account information into a second formatted account information or transferring a second formatted account information from a storage area to a display device wherein the first formatted account information comprises formatted information for a printed account statement. The benefit would have been to store account information that can be made available for retrieval online by display and periodic, printing or mailing of statements.

8. In response to applicant arguments against the references individually, one cannot show nonobviousness by attacking the reference individually where the rejections are based on a combination of references. See *In Keller*, 642 F.2d, 208 USPQ 871 (CCPA 1981); *In re Merk & Co.*, 800 F.2d 1091, 231 USPTQ 375 (Fed. Cir. 1986).

#### Conclusion

9. THIS ACTION IS MADE FINAL. Applicant is reminded of the extension of time policy as set forth in 37 CFR 1.136(a).

A shortened statutory period for reply to this final action is set to expire THREE MONTHS from the mailing date of this action. In the event a first reply is filed within TWO MONTHS of the mailing date of this final action and the advisory action is not mailed until after the end of the THREE-MONTH shortened statutory period, then the shortened statutory period will expire on the date the advisory action is mailed, and any